

Harvey Series 2021-1 Trust

Investor Report

As at 31-Aug-24

Transaction Details	
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T.Limited
Liquidity Facility Provider	National Australia Bank Limited
Bank Account	National Australia Bank Limited
Swap Provider	Great Southern Bank
Standby Swap Provider	Westpac Banking Corporation

Summary Information

Total Current Balance:	\$ 288,338,988
Total Number of Loans:	1,231
Average Current Balance:	\$ 234,232
Highest Current Balance:	\$ 880,688
Scheduled LVR (Average)	51.60%
Scheduled LVR (Weighted Average)	56.48%
Current LVR (Average)	42.22%
Current LVR (Weighted Average)	52.63%
Seasoning (Months)(Average)	81.54
Seasoning (Months)(Weighted Average)	78.69
Weighted Average Variable Rate	6.57%
Weighted Average Fixed Rate	4.33%
Weighted Average Rate on All Loans	6.34%
Percentage (by value) of Variable Rate Loans	89.54%
Percentage (by value) of Fixed Rate Loans	10.46%
Owner Occupied by Dollar Value	\$ 237,656,223
Percentage Owner Occupied	82.42%
Percentage (by value) of Variable Rate Loans:	89.54%
Percentage (by value) of Fixed Rate Loans:	10.46%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 294,646,381
Scheduled Repayments Received During Period	(\$ 2,394,860)
Unscheduled Repayments Received During Period	(\$ 7,441,505)
Redraws	\$ 2,118,317
Interest	\$ 1,410,655
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 288,338,988
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 140,397
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Scheduled Loan-to-Valuation Ratio

Scheduled LVR				Number of Loans		Scheduled Amount	
				#	%	\$	%
>	0%	<=	25%	136	11.05%	\$ 14,214,351	4.13%
>	25%	<=	30%	51	4.14%	\$ 10,185,720	2.96%
>	30%	<=	35%	68	5.52%	\$ 15,380,224	4.46%
>	35%	<=	40%	80	6.50%	\$ 19,532,273	5.67%
>	40%	<=	45%	73	5.93%	\$ 20,240,945	5.87%
>	45%	<=	50%	102	8.29%	\$ 29,029,630	8.42%
>	50%	<=	55%	106	8.61%	\$ 31,671,490	9.19%
>	55%	<=	60%	125	10.15%	\$ 38,298,763	11.11%
>	60%	<=	65%	125	10.15%	\$ 41,136,273	11.94%
>	65%	<=	70%	151	12.27%	\$ 51,774,609	15.03%
>	70%	<=	75%	137	11.13%	\$ 46,327,263	13.44%
>	75%	<=	80%	51	4.14%	\$ 16,308,874	4.73%
>	80%	<=	85%	17	1.38%	\$ 6,889,433	2.00%
>	85%	<=	90%	9	0.73%	\$ 3,595,247	1.04%
>	90%	<=	95%	0	0.00%	\$ 0	0.00%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,231	100.00%	\$ 344,585,096	100.00%

Table 2 - Mortgage Pool by Current Loan-to-Valuation Ratio

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	309	25.10%	\$ 20,417,509	7.08%
>	25%	<=	30%	77	6.26%	\$ 14,629,043	5.07%
>	30%	<=	35%	88	7.15%	\$ 18,681,131	6.48%
>	35%	<=	40%	78	6.34%	\$ 20,808,100	7.22%
>	40%	<=	45%	71	5.77%	\$ 18,195,854	6.31%
>	45%	<=	50%	97	7.88%	\$ 27,148,823	9.42%
>	50%	<=	55%	78	6.34%	\$ 23,965,714	8.31%
>	55%	<=	60%	93	7.55%	\$ 30,180,848	10.47%
>	60%	<=	65%	88	7.15%	\$ 28,600,585	9.92%
>	65%	<=	70%	101	8.20%	\$ 34,774,837	12.06%
>	70%	<=	75%	96	7.80%	\$ 31,751,035	11.01%
>	75%	<=	80%	36	2.92%	\$ 11,647,716	4.04%
>	80%	<=	85%	10	0.81%	\$ 3,945,862	1.37%
>	85%	<=	90%	9	0.73%	\$ 3,591,931	1.25%
>	90%	<=	95%	0	0.00%	\$ 0	0.00%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,231	100.00%	\$ 288,338,988	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	158	12.84%	\$ 2,965,394	1.03%
> \$ 50,000 <= \$ 100,000	105	8.53%	\$ 8,157,235	2.83%
> \$ 100,000 <= \$ 150,000	137	11.13%	\$ 16,856,456	5.85%
> \$ 150,000 <= \$ 200,000	136	11.05%	\$ 23,590,971	8.18%
> \$ 200,000 <= \$ 250,000	155	12.59%	\$ 34,839,190	12.08%
> \$ 250,000 <= \$ 300,000	148	12.02%	\$ 40,542,788	14.06%
> \$ 300,000 <= \$ 350,000	140	11.37%	\$ 45,308,200	15.71%
> \$ 350,000 <= \$ 485,800	93	7.55%	\$ 34,659,370	12.02%
> \$ 485,800 <= \$ 500,000	95	7.72%	\$ 42,368,690	14.69%
> \$ 500,000 <= \$ 750,000	57	4.63%	\$ 33,273,372	11.54%
> \$ 750,000 <= \$ 1,000,000	7	0.57%	\$ 5,777,323	2.00%
Total	1,231	100.00%	\$ 288,338,988	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	679	66.83%	\$ 7,338,937	13.02%
> \$ 50,000 <= \$ 100,000	144	14.17%	\$ 10,243,944	18.17%
> \$ 100,000 <= \$ 150,000	77	7.58%	\$ 9,445,795	16.76%
> \$ 150,000 <= \$ 200,000	40	3.94%	\$ 6,973,564	12.37%
> \$ 200,000 <= \$ 250,000	34	3.35%	\$ 7,591,854	13.47%
> \$ 250,000 <= \$ 300,000	17	1.67%	\$ 4,658,222	8.26%
> \$ 300,000 <= \$ 400,000	15	1.48%	\$ 5,158,750	9.15%
> \$ 400,000 <= \$ 500,000	7	0.69%	\$ 3,037,809	5.39%
> \$ 500,000 <= \$ 1,000,000	3	0.30%	\$ 1,921,660	3.41%
Total	1,016	100.00%	\$ 56,370,535	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	41	35.34%	\$ 11,206,003	37.16%
> 6 <= 12 mths	30	25.86%	\$ 6,913,113	22.93%
> 12 <= 24 mths	26	22.41%	\$ 7,436,738	24.66%
> 24 <= 36 mths	17	14.66%	\$ 4,343,840	14.41%
> 36 <= 60 mths	2	1.72%	\$ 254,117	0.84%
Total	116	100.00%	\$ 30,153,812	100.00%

Table 6 - Mortgage Pool Loan Seasoning

Days Since Drawdown	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 3 mths	0	0.00%	\$ 0	0.00%
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%
> 18 <= 24 mths	0	0.00%	\$ 0	0.00%
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%
> 36 <= 48 mths	132	10.72%	\$ 37,332,738	12.95%
> 48 <= 60 mths	261	21.20%	\$ 62,669,433	21.73%
> 60 <= 160 mths	837	67.99%	\$ 188,276,816	65.30%
> 160 <= 360 mths	1	0.08%	\$ 60,001	0.02%
Total	1,231	100.00%	\$ 288,338,988	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.08%	\$ 24,592	0.01%
>	5	<=	10	years	16	1.30%	\$ 509,746	0.18%
>	10	<=	15	years	42	3.41%	\$ 3,452,732	1.20%
>	15	<=	20	years	111	9.02%	\$ 16,337,176	5.67%
>	20	<=	25	years	173	14.05%	\$ 38,088,729	13.21%
>	25	<=	30	years	879	71.41%	\$ 226,724,785	78.63%
>	30	<=	50	years	9	0.73%	\$ 3,201,228	1.11%
Total					1,231	100.00%	\$ 288,338,988	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	1.22%	\$ 428,471	0.15%
>	5	<=	10	years	41	3.33%	\$ 3,199,939	1.11%
>	10	<=	15	years	106	8.61%	\$ 14,252,061	4.94%
>	15	<=	20	years	286	23.23%	\$ 60,718,764	21.06%
>	20	<=	25	years	525	42.65%	\$ 136,814,761	47.45%
>	25	<=	30	years	258	20.96%	\$ 72,924,992	25.29%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,231	100.00%	\$ 288,338,988	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,115	90.58%	\$ 258,185,176	89.54%
Fixed 1Y	4	0.32%	\$ 1,002,936	0.35%
Fixed 2Y	30	2.44%	\$ 8,113,623	2.81%
Fixed 3Y	58	4.71%	\$ 14,652,011	5.08%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	24	1.95%	\$ 6,385,242	2.21%
Total	1,231	100.00%	\$ 288,338,988	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	513	41.67%	\$ 102,995,529	35.72%
NSW	341	27.70%	\$ 96,431,854	33.44%
VIC	246	19.98%	\$ 60,473,450	20.97%
WA	84	6.82%	\$ 18,665,485	6.47%
SA	28	2.27%	\$ 4,644,060	1.61%
ACT	9	0.73%	\$ 2,979,357	1.03%
TAS	6	0.49%	\$ 1,060,385	0.37%
NT	4	0.32%	\$ 1,088,868	0.38%
Total	1,231	100.00%	\$ 288,338,988	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	394	32.01%	\$ 84,830,016	29.42%
QLD Non metro	119	9.67%	\$ 18,165,513	6.30%
NSW Metro	281	22.83%	\$ 83,577,707	28.99%
NSW Non metro	60	4.87%	\$ 12,854,147	4.46%
VIC Metro	220	17.87%	\$ 56,521,245	19.60%
VIC Non metro	26	2.11%	\$ 3,952,205	1.37%
WA Metro	66	5.36%	\$ 14,856,770	5.15%
WA Non metro	18	1.46%	\$ 3,808,714	1.32%
SA Metro	25	2.03%	\$ 4,436,143	1.54%
SA Non metro	3	0.24%	\$ 207,917	0.07%
ACT Metro	9	0.73%	\$ 2,979,357	1.03%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	6	0.49%	\$ 1,060,385	0.37%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	4	0.32%	\$ 1,088,868	0.38%
NT Non metro	0	0.00%	\$ 0	0.00%
#REF!	#REF!	#REF!	#REF!	#REF!
Total	#REF!	#REF!	#REF!	#REF!

Table 11.2 - Mortgage Pool by INNER CITY \ METRO \ NON-METRO

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	997	80.99%	\$ 247,620,943	85.88%
Inner city	8	0.65%	\$ 1,729,548	0.60%
Non metro	226	18.36%	\$ 38,988,497	13.52%
Total	1,231	100.00%	\$ 288,338,988	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.06%	\$ 3,243,180	1.12%
4207	12	0.97%	\$ 3,002,225	1.04%
4740	18	1.46%	\$ 2,777,077	0.96%
4500	10	0.81%	\$ 2,685,353	0.93%
4503	10	0.81%	\$ 2,625,831	0.91%
4680	17	1.38%	\$ 2,617,946	0.91%
2233	7	0.57%	\$ 2,481,009	0.86%
4053	11	0.89%	\$ 2,336,197	0.81%
4069	9	0.73%	\$ 2,331,002	0.81%
2250	7	0.57%	\$ 2,292,721	0.80%
Total	114	9.26%	\$ 26,392,541	9.15%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,207	98.05%	\$ 280,278,603	97.20%
>	1	<=	7	days	8	0.65%	\$ 2,458,041	0.85%
>	7	<=	30	days	11	0.89%	\$ 3,650,213	1.27%
>	30	<=	60	days	1	0.08%	\$ 401,057	0.14%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	2	0.16%	\$ 615,828	0.21%
>	150	<=	180	days	1	0.08%	\$ 301,519	0.10%
>	180			days	1	0.08%	\$ 633,727	0.22%
Total					1,231	100.00%	\$ 288,338,988	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,031	83.75%	\$ 237,656,223	82.42%
Investment Loans	200	16.25%	\$ 50,682,765	17.58%
Total	1,231	100.00%	\$ 288,338,988	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,211	98.38%	\$ 281,375,311	97.58%
Interest Only Loans	20	1.62%	\$ 6,963,678	2.42%
Total	1,231	100.00%	\$ 288,338,988	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	250	20.31%	\$ 56,262,144	19.51%
Renovation	95	7.72%	\$ 21,094,062	7.32%
Purchase - New Dwelling	109	8.85%	\$ 28,095,458	9.74%
Purchase - Existing Dwelling	410	33.31%	\$ 96,632,390	33.51%
Buy Home (Investment)	108	8.77%	\$ 26,981,934	9.36%
Other	259	21.04%	\$ 59,273,001	20.56%
Total	1,231	100.00%	\$ 288,338,988	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	233	18.93%	\$ 60,836,372	21.10%
Genworth LMI	15	1.22%	\$ 3,111,308	1.08%
Uninsured	983	79.85%	\$ 224,391,309	77.82%
Total	1,231	100.00%	\$ 288,338,988	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 9,976,762
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 30,021
Input Tax Credits Received From ATO		\$ 7,842
Net Fixed Rate Swap Receipt From Swap Provider		\$ 69,337
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 10,083,961</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 5,332,547	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,035,637	\$ 6,368,184
Class AB Principal to be paid to Class AB Note Holders	\$ 469,144	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 98,558	\$ 567,703
Class B Principal to be paid to Class B Note Holders	\$ 225,433	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 49,148	\$ 274,581
Class C Principal to be paid to Class C Note Holders	\$ 146,227	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 32,750	\$ 178,977
Class D Principal to be paid to Class D Note Holders	\$ 49,961	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 12,775	\$ 62,736
Class E Principal to be paid to Class E Note Holders	\$ 43,868	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 15,046	\$ 58,914
Class F Principal to be paid to Class F Note Holders	\$ 40,212	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 15,787	\$ 55,999
Redraws		\$ 2,118,317
Trust Expenses		\$ 398,550
Total		<u>\$ 10,083,961</u>

Great Southern Bank, a business name of Credit Union Australia Ltd ABN 44 087 650 959 confirms that it retains a net economic interest of not less than 5 per cent of Series 2021-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013